

100

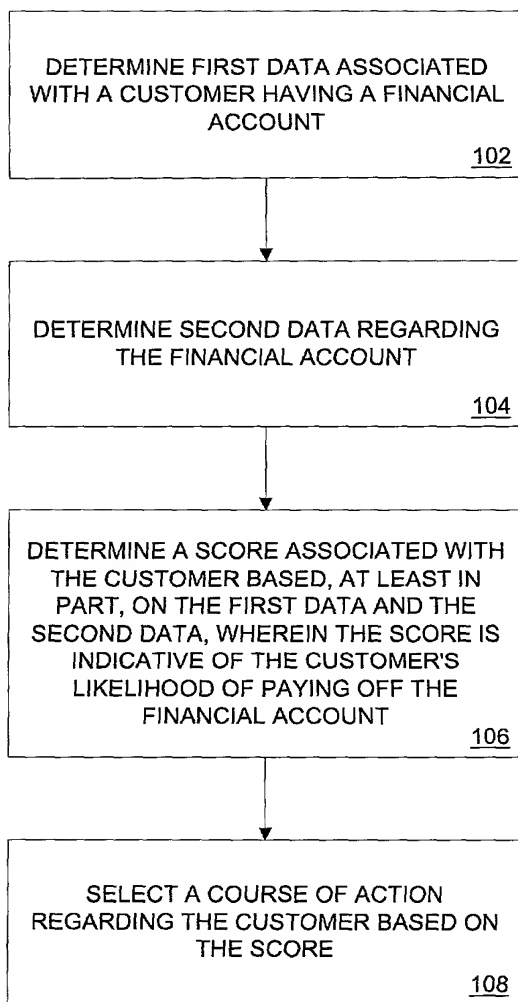


FIG. 1

140

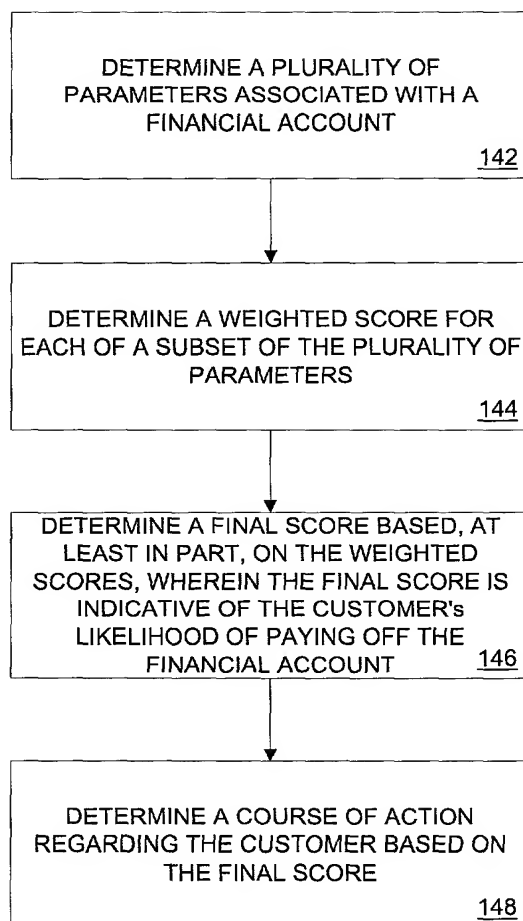


FIG. 2

180

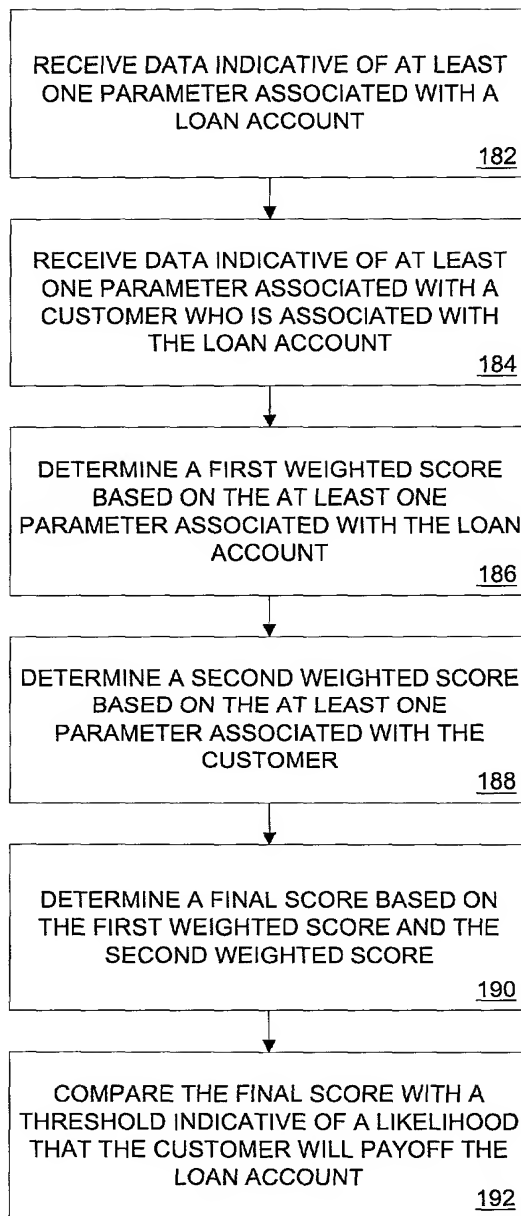


FIG. 3

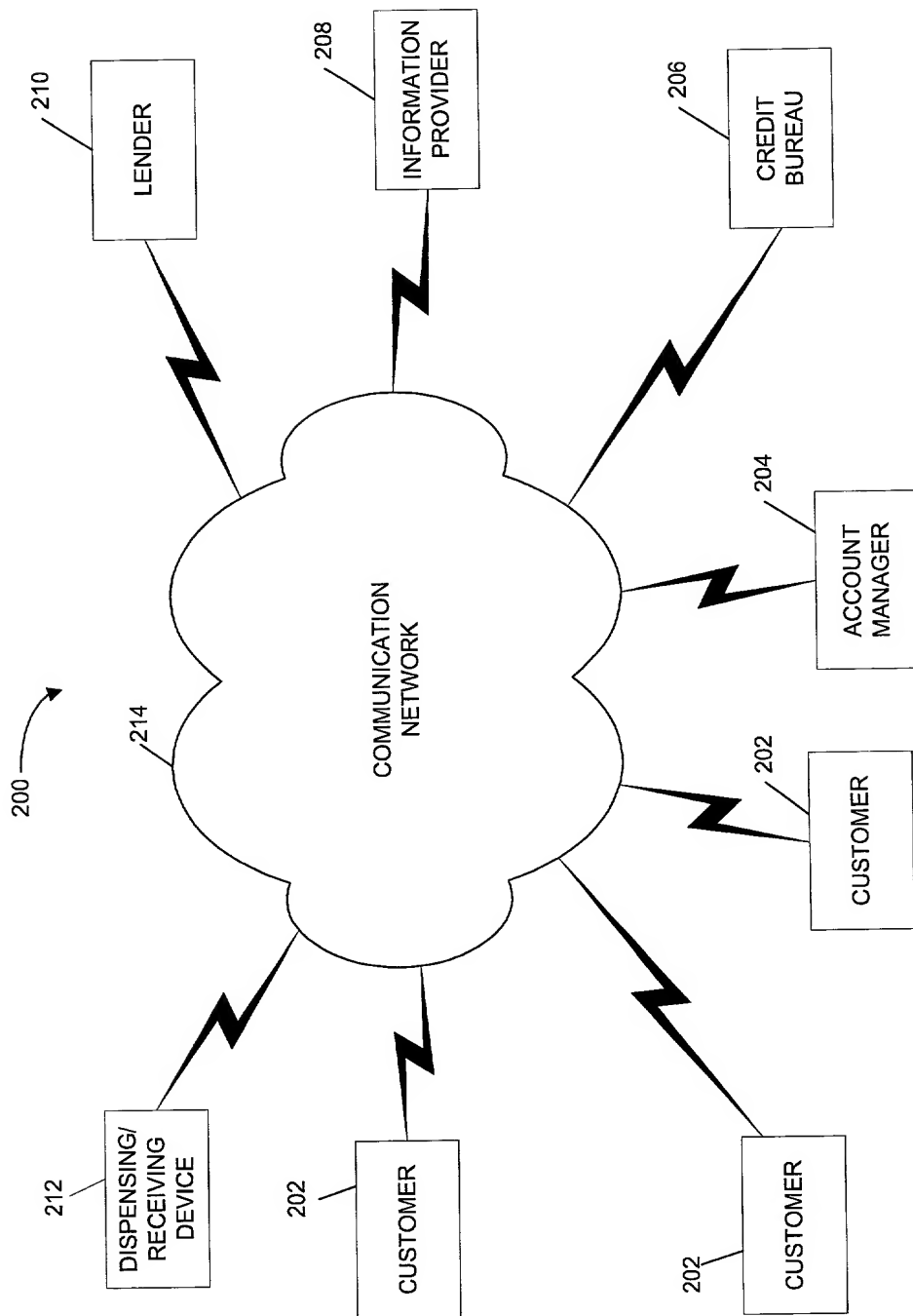


FIG. 4

FIG. 4

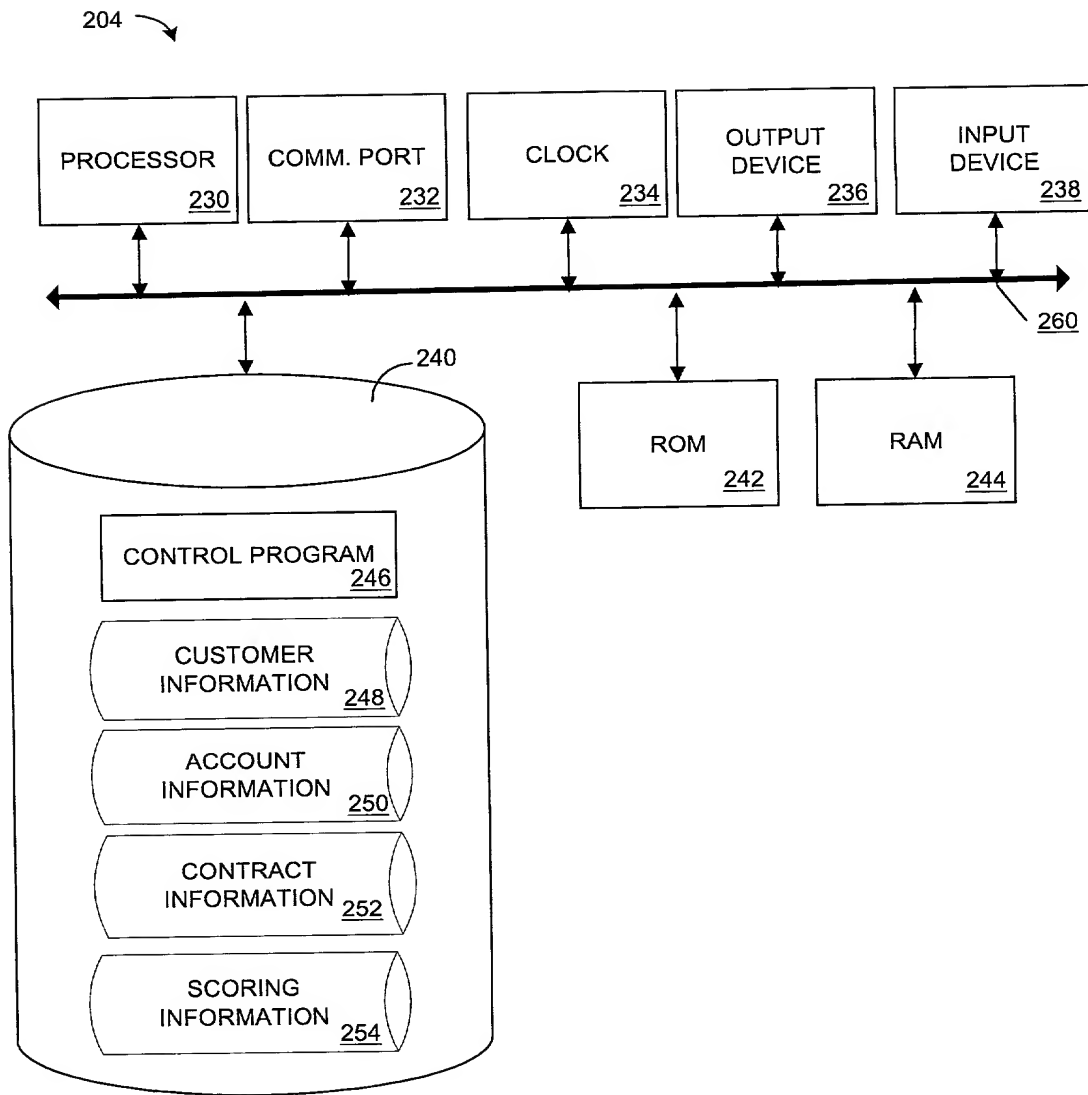


FIG. 5

300

CUSTOMER IDENTIFIER	NAME	GENDER	CURRENT AGE	NUMBER OF BONUS ACCOUNTS
302	304	306	308	310
C-412350	BRAD JONES	MALE	52	1
C-652915	CHRIS SMITH	MALE	42	0
C-877092	EDITH BLAKE	FEMALE	37	4

INSURANCE TYPE	JOB TYPE	MOST FREQUENT LOAN CHANNEL	ACCOUNT IDENTIFIER
312	314	316	318
2	5	4	A-408781
4	2	2	A-181903
7	1	3	A-560129

FIG. 6

400

ACCOUNT IDENTIFIER 402	ASSOCIATED CUSTOMER IDENTIFIER 404	ASSOCIATED CONTRACT IDENTIFIER 406	CHANGE OF CREDIT USAGE IN LAST SIX MONTHS 408	MAXIMUM CONTRACT AMOUNT AT CUTTING POINT 410	NUMBER OF PAYMENTS DURING OBSERVATION PERIOD 412	AVERAGE BALANCE REDUCTION DURING PAST THREE MONTHS 414
A-181903	C-652915	CN-378121	-0.3	200,000 YEN	5	25,000 YEN
A-408781	C-412350	CN-420038	0.25	300,000 YEN	3	14,000 YEN
A-560129	C-877092	CN-567910	0.6	400,000 YEN	2	33,000 YEN

NUMBER OF LOANS DURING OBSERVATION PERIOD 416	MINIMUM CREDIT USAGE IN LAST THREE MONTHS 418	VARIATION OF LE NUMBER IN LAST SIX MONTHS 420	ACCOUNT UTILIZATION 422
2	10%	2	50%
3	15%	3	33%
5	8%	4	75%

FIG. 7

TOTAL 66600

500

CONTRACT IDENTIFIER	INTEREST RATE	MINIMUM MONTHLY PAYMENT	MAXIMUM ALLOWABLE BALANCE
502	504	506	508
CN-378121	0.85% PER MONTH	INTEREST PAYMENT	200,000 YEN
CN-420038	20.0% PER YEAR	25,000 YEN	300,000 YEN
CN-567910	18.5% PER YEAR	NONE	400,000 YEN

FIG. 8